

# Benefits and Entitlements Service Team (BEST) Newsletter

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[BEST Homepage](#)

[Employee Benefits Information System \(EBIS\)](#)

**2009 Edition, Issue 2 – April 2009**

The information in this newsletter applies to appropriated fund civilian employees of the Department of the Air Force.

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## **Children's Health Insurance Program (CHIP) Reauthorization Act of 2009**

The Children's Health Insurance Program (CHIP) Reauthorization Act of 2009 (Public Law 111-03), signed by the President on 4 Feb 09, allows states to subsidize health insurance premium payments for certain low-income children who have access to qualified employer-sponsored health insurance coverage. Most of the Federal Employees Health Benefits (FEHB) plans (except for high-deductible plans) are considered qualified employer-sponsored health insurance under this new law.

If you or your eligible family member becomes eligible for assistance under a Medicaid plan or a state CHIP, you will have the opportunity to enroll in FEHB or, if already enrolled, change from self only to self and family, or change from one plan or option to another. You must request the change in enrollment within 60 days after you or your family member are determined to be eligible for assistance.

If you are already enrolled in FEHB and you or your eligible family member becomes eligible for assistance under a Medicaid plan or a state CHIP, which allows you to enroll in other group health insurance coverage (for instance, your spouse's employer-sponsored plan), the new law allows you to cancel your FEHB enrollment or change to self only.

You should contact your state's Medicaid office to find out about any health insurance premium assistance your state may be offering.

If eligible for one of the FEHB enrollment changes mentioned above, you may make your change through the [Employee Benefits Information System \(EBIS\)](#) or our [automated phone system](#), using Event Code 1P. The date you or your family member becomes eligible for premium assistance will be the Event Date. You should be prepared to provide proof of your eligibility for premium assistance if requested by our office.

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## THRIFT SAVINGS PLAN (TSP) ANNUAL REVIEW OF BENEFITS

### Thrift Savings Plan (TSP) Information

**A reminder for Federal Employees Retirement System (FERS) employees.** Your TSP account is a very important part of your retirement benefit. If you contribute up to 5% of your basic pay, you will receive up to 4% in Agency Matching funds. Don't miss out on free money! In order to receive the maximum Agency Matching contributions throughout the entire year, you must contribute at least 5% of your basic pay to your regular TSP account each and every pay period. When your total regular contributions for 2009 reach \$16,500, both your contributions and Agency Matching contributions are automatically suspended for the remainder of the year. You may use the Elective Deferral calculator on the TSP Website ([www.tsp.gov](http://www.tsp.gov)) to determine the amount to contribute each pay period.

This is a good time to look at your savings and investment strategies and make sure you are maximizing your TSP account. Check out the April 2009 edition of "[Highlights](#)" for tips and more information.

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### Annual Review of Your Benefits

When was the last time you reviewed your benefits? Do you know who you have designated as your beneficiary for your life insurance, unpaid compensation, retirement benefits, and Thrift Savings Plan (TSP)? If you are covered by the Federal Employees Retirement System (FERS), are you receiving the maximum in Agency Contributions to your TSP account?

The Office of Personnel Management (OPM) strongly encourages employees to review their benefits and administrative information annually to verify that all information is accurate. This can help you avoid any unforeseen problems as well as insure you receive the maximum benefit from all Federal programs. This annual review of benefits is part of OPM's Financial Literacy initiative which is designed to educate Federal employees on the need for retirement savings and investment, and provide information on how to plan for retirement and how to calculate the retirement investment needed to meet their retirement goals.

OPM has prepared an Annual Administrative Paperwork Checklist for your use. You will find it on our website at [http://gum.afpc.randolph.af.mil/cgi-bin/askafpc.cfg/php/enduser/std\\_adp.php?p\\_faqid=5863](http://gum.afpc.randolph.af.mil/cgi-bin/askafpc.cfg/php/enduser/std_adp.php?p_faqid=5863). In addition to this annual review, it is a good idea to review your Leave and Earnings Statement each pay period.

It is important for you to maintain copies of all of your Leave and Earnings Statements and SF-50's (Notification of Personnel Action) in case you need them in the future to provide proof of your Federal service.

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## COMBAT-RELATED SPECIAL COMPENSATION

*The following article, though not related to a BEST program, is published here for the benefit of our employees who are retired military members and may be eligible for this compensation.*

### **Combat-Related Special Compensation for Retired Military Members**

The approval rate of claims for Combat-Related Special Compensation (CRSC) is currently running 66 percent, but the program is still not attracting a third of the number of people thought to be eligible.

The increase in claims for the CRSC pay that officials expected has just not happened. Air Force Personnel Center officials expected an increase in claims would occur when the benefit was expanded to include all combat or combat-related disabilities rated as service-connected by the Department of Veterans Affairs at 10 percent or higher.

The CRSC staff at AFPC believes the lack of participation may be because many retired Airmen have still not heard about the program, or perhaps people are confusing the CRSC criteria with that of Concurrent Retirement Disability Payments.

“When in doubt – apply,” said Rick Castro, CRSC program manager for the Air Force. “It may very well be the key to receiving additional tax-free money. I encourage all who meet the basic eligibility criteria to apply and let the experienced staff make the decision.”

In determining eligibility, retired military members should answer the following questions:

- Am I receiving military retired pay?
- Do I have a compensable VA disability of 10 percent or higher?
- Is my military retired pay offset by VA disability payments (VA waiver)?

“If you answered ‘yes’ to those questions and have not submitted your CRSC claim, you must not need the money,” said Mr. Castro. “Having more money than you had yesterday is not a bad thing. It’s tax-free and could go a long way in funding the education of children, grandchildren, or any number of quality-of-life improvements.”

The CRSC staff has already processed over 37,000 Air Force claims since the program’s inception in 2003; however, this is just a drop in the bucket compared to the number of retirees still possibly eligible, said Mr. Castro. Data shows there are more than 200,000 members receiving Air Force retired pay who also receive 10 percent or greater VA disability compensation today. Even subtracting the 50,000 already under Concurrent Retirement Disability Payments (often called “Concurrent Receipt”), there are still 120,000 retirees who have not applied for CRSC.

Although CRSC specifically addresses “combat-related” disabilities incurred from armed conflict, retirees who developed disabilities from other than combat may also be eligible. Disabilities caused by exposure to Agent Orange, combat training, aircrew duties, simulated war exercises, parachuting and munitions demolition potentially qualify for compensation under this program.

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## COMBAT-RELATED SPECIAL COMPENSATION CALENDAR OF EVENTS

### Combat-Related Special Compensation for Retired Military Members

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Slipping and falling in an exercise or even during combat -- if not caused by something related to combat, combat training, or an instrumentality of war -- normally do not qualify for CRSC.

"That said, let our experts make the call," Mr. Castro explained. "That way if you do not qualify and something in the law or Department of Defense CRSC policy changes in the future that could affect the prior decision, we will already have a claim and documentation, and can reassess a claim based on the new eligibility factors."

The CRSC team needs a copy of any and all copies of a retiree's Department of Defense Form 214 or retirement order. They also need copies of any VA rating decisions addressing the disabilities being claimed, and any other available documentation.

Eligible retirees may also receive "Individual Unemployability" payments and increased CRSC adjusted for dependents.

For more information and a claim form, write to HQ AFPC/DPSDC (CRSC), 550 C Street West, Suite 6, Randolph AFB, TX 78150-4708; call the CRSC Branch at (210) 565-1600; or toll free to the AFPC Contact Center at (800) 525-0102 (press 5, then 1). Information and claim forms are also available online at the Air Force CRSC Web site: [www.afpc.randolph.af.mil/library/combat.asp](http://www.afpc.randolph.af.mil/library/combat.asp).

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### New Office Symbol for BEST

As part of an effort to align civilian processes within the Air Force Personnel Center, Benefits and Entitlements Service Team (BEST) has become part of the Civilian Force Integration Directorate. Our office symbol changed to HQ AFPC/DPIR, effective 1 Apr 09. Please use our new office symbol on any documents you send to BEST. Our mailing address and fax number remain unchanged (see newsletter header).

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### Calendar of Events

2009 Federal Benefits Open Season – 9 Nov 09 to 14 Dec 09

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